



PATENT

ATTORNEY DOCKET: 72167.000178

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/872,447 Confirmation No.: 2082  
Applicant : TAYLOR  
Filed : June 1, 2001  
Title : System and Method for Offering A Financial Product  
TC/Art Unit : 2161  
Examiner: : Unassigned  
  
Docket No. : 72167.000178  
Customer No. : 21967

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action and within three months of the filing date of the application. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

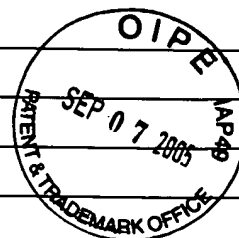
HUNTON & WILLIAMS LLP

Dated: SEPT. 6, 2005

By: Tyler Maddy  
Tyler Maddy  
Registration No. 40,074

Hunton & Williams LLP  
Intellectual Property Department  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006  
(202) 955-1500 (telephone)  
(202) 778-2201 (facsimile)

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	09/872,447
		Filing Date	June 1, 2001
		First Named Inventor	TAYLOR
		Art Unit	2161
		Examiner Name	Unassigned
Sheet	1 of 9	Attorney Docket Number	72167.000178



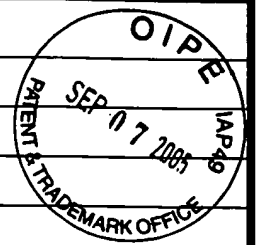
### U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 2003/0046222	03/06/2003	Bard et al.	
	2.	US- 2003/0046223	03/06/2003	Crawford et al.	
	3.	US- 2003/0101133	05/29/2003	DeFrancesco, Jr. et al.	
	4.	US- 2003/0120586	06/26/2003	Litty	
	5.	US- 2003/0135448	07/17/2003	Aguias et al.	
	6.	US- 2003/0135449	07/17/2003	Xu et al.	
	7.	US- 2003/0135450	07/17/2003	Aguais et al.	
	8.	US- 2003/0140000	07/24/2003	Lee	
	9.	US- 2003/0176931	09/18/2003	Pednault et al.	
	10.	US- 2003/0195840	10/16/2003	Xu	
	11.	US- 2003/0229582	12/11/2003	Sherman et al.	
	12.	US- 2004/0044615	03/04/2004	Xue et al.	
	13.	US- 2005/0097036	05/05/2005	White et al.	
	14.	US- 3316395	04/25/1967	Lavin	
	15.	US- 3634669	01/11/1971	Wykcoff et al.	
	16.	US- 4254474	03/03/1981	Cooper et al.	
	17.	US- 4594663	06/10/1986	Hirayama	
	18.	US- 4598367	07/01/1986	DeFrancesco et al.	
	19.	US- 4642768	02/10/1987	Roberts	
	20.	US- 4736294	04/05/1988	Le Grand	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Application Number	09/872,447
		Filing Date	June 1, 2001
		First Named Inventor	TAYLOR
		Art Unit	2161
		Examiner Name	Unassigned
Sheet	2 of 9	Attorney Docket Number	72167.000178



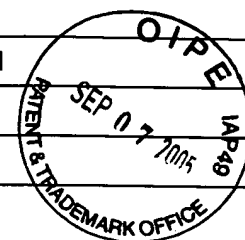
### U.S. PATENT DOCUMENTS

	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	21.	US- 4739478	04/19/1988	Roberts et al.	
	22.	US- 4760604	07/26/1988	Cooper et al.	
	23.	US- 4812628	03/14/1989	Boston	
	24.	US- 4831526	05/16/1989	Luchs	
	25.	US- 4866634	09/12/1989	Reboh	
	26.	US- 4897811	01/30/1990	Scofield	
	27.	US- 4914587	04/03/1990	Clouse	
	28.	US- 4964043	10/16/1990	Galvin	
	29.	US- 5054096	10/01/1991	Beizer	
	30.	US- 5206803	04/27/1993	Vitagliano	
	31.	US- 5220500	06/15/1993	Baird et al.	
	32.	US- 5227874	07/13/1993	Von Kohom	
	33.	US- 5231571	07/27/1993	D'Agostino	
	34.	US- 5239462	08/24/1993	Jones	
	35.	US- 5262941	11/16/1993	Saladin	
	36.	US- 5274547	12/28/1993	Zoffel	
	37.	US- 5278751	01/11/1994	Adiano et al.	
	38.	US- 5321841	06/14/1994	East et al.	
	39.	US- 5424938	06/13/1995	Wagner	
	40.	US- 5544844	08/22/1995	Inoue et al.	

EXAMINER SIGNATURE	DATE CONSIDERED
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/872,447</b>
		<b>Filing Date</b>	<b>June 1, 2001</b>
		<b>First Named Inventor</b>	<b>TAYLOR</b>
		<b>Art Unit</b>	<b>2161</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>3 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000178</b>



### U.S. PATENT DOCUMENTS

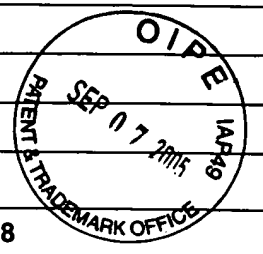
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	41.	US- 55481647	01/02/1996	Brody et al.	
	42.	US- 55523942	06/04/1996	Tyler et al.	
	43.	US- 5537315	07/16/1996	Mitcham	
	44.	US- 5550734	08/27/1996	Tater	
	45.	US- 5551021	08/27/1996	Harada et al.	
	46.	US- 5606496	02/25/1997	D'Agostino	
	47.	US- 5611052	03/11/1997	Dykstra	
	48.	US- 5644493	07/01/1997	Motai et al.	
	49.	US- 5649116	07/15/1997	McCoy et al.	
	50.	US- 5655085	08/05/1997	Ryan	
	51.	US- 5664115	09/02/1997	Fraser	
	52.	US- 5689649	11/18/1997	Altman et al.	
	53.	US- 5696907	12/09/1997	Tom	
	54.	US- 5699527	12/16/1997	Davidson	
	55.	US- 5701400	12/23/1997	Amado	
	56.	US- 5715402	02/03/1998	Popolo	
	57.	US- 5717865	02/10/1998	Stratmann	
	58.	US- 5732397	03/31/1998	DeTore et al.	
	59.	US- 5742775	04/21/1998	King	
	60.	US- 5758328	05/26/1998	Giovannoli	
	61.	US- 5765144	06/09/1998	Larche	

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	09/872,447
		<b>Filing Date</b>	June 1, 2001
		<b>First Named Inventor</b>	TAYLOR
		<b>Art Unit</b>	2161
		<b>Examiner Name</b>	Unassigned
<b>Sheet</b>	4 of 9	<b>Attorney Docket Number</b>	72167.000178



### U.S. PATENT DOCUMENTS

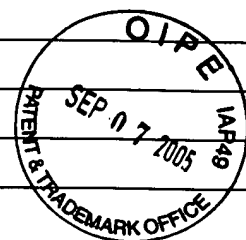
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	62.	US- 5774882	06/30/1998	Keen	
	63.	US- 5774883	06/30/1998	Andersen et al.	
	64.	US- 5794207	08/11/1998	Walker et al.	
	65.	US- 5797133	08/18/1998	Jones	
	66.	US- 5802502	09/01/1998	Gell et al.	
	67.	US- 5809478	09/15/1998	Greco	
	68.	US- 5815683	09/29/1998	Volger	
	69.	US- 5832447	11/03/1998	Rieker et al.	
	70.	US- 5838906	11/17/1998	Doyle et al.	
	71.	US- 5842178	11/24/1998	Giovannoli	
	72.	US- 5844553	12/01/1998	Hao et al.	
	73.	US- 5845256	12/01/1998	Pescitelli	
	74.	US- 5848427	12/08/1998	Hyodo	
	75.	US- 5862223	01/19/1999	Walker et al.	
	76.	US- 5870721	02/09/1999	Norris	
	77.	US- 5870723	02/09/1999	Pare	
	78.	US- 5873096	02/16/1999	Lim	
	79.	US- 5920848	07/06/1999	Schutzer et al.	
	80.	US- 5926800	07/20/1999	Baronowski	
	81.	US- 5930764	07/27/1999	Melchione	
	82.	US- 5930775	07/27/1999	McCauley et al.	
	83.	US- 5930776	07/27/1999	Dykstra	

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/872,447</b>
		<b>Filing Date</b>	<b>June 1, 2001</b>
		<b>First Named Inventor</b>	<b>TAYLOR</b>
		<b>Art Unit</b>	<b>2161</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>5 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000178</b>



### U.S. PATENT DOCUMENTS

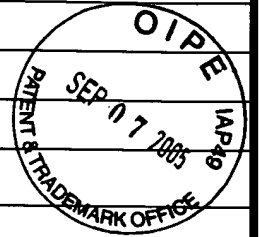
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	84.	US- 5940811	08/17/1999	Norris	
	85.	US- 5940812	08/17/1999	Tengel et al.	
	86.	US- 5963953	10/05/1999	Cram et al.	
	87.	US- 5966699	10/12/1999	Zandi	
	88.	US- 5970482	10/19/1999	Pham	
	89.	US- 5970483	10/19/1999	Evans	
	90.	US- 5983206	11/09/1999	Oppenheimer	
	91.	US- 5987434	11/16/1999	Libman	
	92.	US- 5987436	11/16/1999	Halbrook	
	93.	US- 5991750	11/23/1999	Watson	
	94.	US- 5995947	11/30/1999	Fraser	
	95.	US- 6012044	01/04/2000	Maggioncalda et al.	
	96.	US- 6014645	01/11/2000	Cunningham	
	97.	US- 6014646	01/11/2000	Vallee et al.	
	98.	US- 6029149	02/22/2000	Dykstra	
	99.	US- 6032137	02/29/2000	Hallard	
	100.	US- 6055517	04/25/2000	Friend et al.	
	101.	US- 6078905	06/20/2000	Pick-Le Winter	
	102.	US- 6088686	07/11/2000	Walker et al.	
	103.	US- 6105007	08/05/2000	Norris	
	104.	US- 6108644	08/22/2000	Goldschlag et al.	
	105.	US- 6112190	08/29/2000	Fletcher et al.	

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/872,447</b>
		<b>Filing Date</b>	<b>June 1, 2001</b>
		<b>First Named Inventor</b>	<b>TAYLOR</b>
		<b>Art Unit</b>	<b>2161</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>6 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000178</b>



### U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	106.	US- 6128603	10/03/2000	Dent et al.	
	107.	US- 6134530	10/17/2000	Bunting et al.	
	108.	US- 6167383	12/26/2000	Henson	
	109.	US- 6185543	02/06/2001	Galperin et al.	
	110.	US- 6208979	03/27/2001	Sinclair	
	111.	US- 6216115	04/10/2001	Barrameda et al.	
	112.	US- 6249775	06/19/2001	Freeman et al.	
	113.	US- 6260026	07/10/2001	Tomida et al.	
	114.	US- 6272528	08/07/2001	Cullen et al.	
	115.	US- 6311189	10/30/2001	Duhon	
	116.	US- 6324524	11/27/2001	Lent et al.	
	117.	US- 6339766	01/15/2002	Gephardt	
	118.	US- 6343279	01/29/2002	Bissonette et al.	
	119.	US- 6374230	04/16/2002	Walker et al.	
	120.	US- 6385594	05/07/2002	Lebda et al.	
	121.	US- 6405181	06/11/2002	Lent et al.	
	122.	US- 6502080	12/31/2002	Eichorst et al.	
	123.	US- 6529187	03/04/2003	Dickelman	
	124.	US- 6556979	04/29/2003	Liu et al.	
	125.	US- 6567791	05/20/2003	Lent et al.	
	126.	US- 6578761	06/17/2003	Spector	
	127.	US- 6601034	07/29/2003	Honarvar et al.	
	128.	US- 6805287	10/19/2004	Bishop	

EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(use as many sheets as necessary)*

**Application Number**

**09/872,447**

**Filing Date**

**June 1, 2001**

**First Named Inventor**

**TAYLOR**

## Art Unit

2161

**Examiner Name**

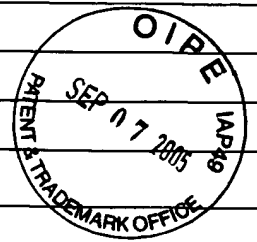
## Unassigned

Attorney Docket Number

**72167.000178**

# Sheet

7 of 9



## FOREIGN PATENT DOCUMENTS

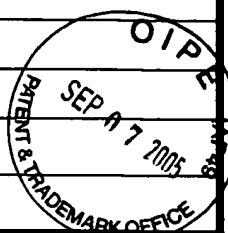
[illegible]

**EXAMINER SIGNATURE**

DATE CONSIDERED

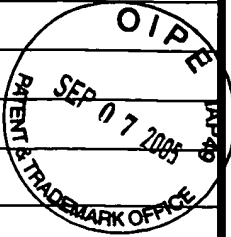
\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/872,447</b>
		<b>Filing Date</b>	<b>June 1, 2001</b>
		<b>First Named Inventor</b>	<b>TAYLOR</b>
		<b>Art Unit</b>	<b>2161</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>8 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000178</b>



NON-PATENT LITERATURE DOCUMENTS				
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	130.	HICKMAN et al., An Evolutionary Leap in Credit Portfolio Risk Modeling, 12/18/2002	<input type="checkbox"/>	<input type="checkbox"/>
	131.	Automated Capture for Forms & Documents, Cardiff Teleform Elite, copyright 1991-2000	<input type="checkbox"/>	<input type="checkbox"/>
	132.	ANONYMOUS, Car Loans in Minutes, Bank Management, Vol. 64, No. 4, 04/01/93	<input type="checkbox"/>	<input type="checkbox"/>
	133.	Credit Line Optimization, A Marketswitch Paper, Marketswitch Corporation, www.marketswitch.com, copyright 2002, 6 pps.	<input type="checkbox"/>	<input type="checkbox"/>
	134.	Credit Score Accuracy and Implications for Consumers, Consumer Federation of America National Credit Rep, 12/17/2002	<input type="checkbox"/>	<input type="checkbox"/>
	135.	Fast Start Scoring Models, Scorex, <a href="http://www.Scores.com/us/home.html">http://www.Scores.com/us/home.html</a> , copyright 2003, 06/25/2005	<input type="checkbox"/>	<input type="checkbox"/>
	136.	BANASIAK, Integrating Predictive Scoring Technology, 12 <sup>th</sup> Annual Credit Card Collections Conference, 10/15-10/17/2003	<input type="checkbox"/>	<input type="checkbox"/>
	137.	NAESB-SUIS Creditworthiness Principles Draft #1, NAESB-SUIS, 12/09/2002	<input type="checkbox"/>	<input type="checkbox"/>
	138.	HUBBARD et al., NextGen FICO Scores: More Predictive Power in Account Management, A Fair Isaac Paper, 09/01/2001	<input type="checkbox"/>	<input type="checkbox"/>
	139.	Scorex Launches New Credit Line Optimization Consulting Service, Sorex, Press Release, 10/27/2003	<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE			DATE CONSIDERED	
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>				

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>09/872,447</b>
		<b>Filing Date</b>	<b>June 1, 2001</b>
		<b>First Named Inventor</b>	<b>TAYLOR</b>
		<b>Art Unit</b>	<b>2161</b>
		<b>Examiner Name</b>	<b>Unassigned</b>
<b>Sheet</b>	<b>9 of 9</b>	<b>Attorney Docket Number</b>	<b>72167.000178</b>



NON-PATENT LITERATURE DOCUMENTS				
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	140.	Strategy Science Executive Brief, Fair Isaac, copyright 06/2003, 06/01/2003	<input type="checkbox"/>	<input type="checkbox"/>
	141.	TRIAD Adaptive Control System-Version 7, Fair Isaac, copyright 2003, 06/25/2005	<input type="checkbox"/>	<input type="checkbox"/>
	142.	PARADI et al., Using DEA and Negative DEA in Credit Risk Evaluation, Journal of Productivity Analysis, Vol. 21, 2004, pp. 153-165.	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
EXAMINER SIGNATURE		DATE CONSIDERED		

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.